

SELF-SERVICE TERMINAL**Abstract**

A self-service terminal (14), such as an ATM, and a portable electronic device (24), such as a cellular telephone or a PDA, are described. The ATM has a communication port (42) for interfacing with a user's electronic device (24); a dispenser (32) for dispensing valuable items; and an authorization approval facility for approving a transaction authorization. The terminal (14) is operable to receive a transaction authorization from a user's device (24), to examine the transaction authorization, and to dispense an item to fulfil a requested transaction associated with the transaction authorization, without the terminal preparing an authorization request.